

592 512

[illegible]

210 5600

Beating Search

9/3/K/1 (Item 1 from file: 15)

021617Z 175930Z
DIRMCOIMFILE 15:481/Info/15)
(1) 2005 ProQuest InfoLinking - All res. removed.

The ATM game of musical chairs

Source: David

Credit Card Management v1.06 P# 66-57 Sep 1992

ISSN: 0896-9329 JRNL CODE: COM

WORD COUNT: 934

...TEXT: D'Amato, senior vice president at Milwaukee-based Metawave

corp., the eighth-largest third-party ATM driver. Most of our costs are

fixed," says D'Amato. "As volume grows, you can leverage the price."

Large processors also are looking toward the future, when ATM become

commonly used for a much larger variety of fee-based transactions such as

cashin...

...transaction revenue for cash withdrawals are not the only reason why

processors want to capture ATM processing contracts. "The people driving

the ATM

backer notes

...TEXT: "We already developing ways to produce multiple revenue sources

from one machine through their ATM network acquisitions.

The top third-party ATM drivers

Concord owns the largest personal identification number-based switch

network. Bank One's data owns the majority stake in the second largest

ATM-based network, WFC. First Data recently sold off and migrated

transaction processing on about 10,000 ATM to NDC's processing

platform. First Data's management makes NDC the nation's fifth-largest driver of

ATM. The Concord strategy for being first, First Data wants to partly

into more processing business.

We've got all the relationships with the big banks...

9/3/K/2 (Item 2 from file: 15)

021617Z 175930Z
(1) 2005 ProQuest InfoLinking - All res. removed.

The case for PIN-based debit acquiring

Source: Charles Marc

Credit Card Management v1.06 P# 20-06 Jul 2001

ISSN: 0896-9329 JRNL CODE: COM

WORD COUNT: 1814

...TEXT: PIN debit involves consumers utilizing their automated teller

machine cards and a personal identification number to effect purchases

...TEXT: PIN debit involves consumers utilizing their automated teller

machine cards and a personal identification number to effect purchases

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machine cards and a personal identification number to effect purchases

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machine cards and a personal identification number to effect purchases

...TEXT: PIN debit involves consumers utilizing their automated teller

machine cards and a personal identification number to effect purchases

...TEXT: PIN debit involves consumers utilizing their automated teller

JMS

12-Sep-06

employ a traditional **ATM** card and a card reader/PIN pad - limited to a

small PIN device - which is...

...The second approach is **Salubrida**, a micro-developed system in which a bank customer's **ATM** card number and PIN are encoded onto a CD-ROM, which functions on the internet, the customer selects...

The second **PIN** is necessary to thwart unauthorized use of the **Salubrida** and/or **ATM** cards.

The third approach, championed by **NACHA**, uses PKI encryption instead of a PIN for...

9/3/K/4 (Item 4 from file: 15)

DIALOG(P)file 15:AB1/Inform(1)

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02092370 03103776

Debit's rising star

Comment: David

Debit Card Magazine v104 p1: 16-22 Dec 1999

ISSN: 0892-3229 TRAP CODE: CCM

WORD COUNT: 1505

...TEXT: another grounds.

Combining **Star** with **MNC** would give Concord nationwide dominance in including **ATM** and point-of-sale transactions, and allow Concord to offer debit products nationwide. Concord would...

...800 client financial institutions that combined issue 100 million debit

Though **Star's** **ATM** and **Interlink** POS network connections are

devalued throughout the country, transactions with the two

networks are relatively low. Both **Star** and **Concord**, which combined connect

to about 160,000 **ATMs**, for example, switch more transactions than

the leading debit networks

Star and **Concord** combined switched about 179.9 million **ATM** transactions in March,

Interlink also would be a distant second to Concord/**Star** in **PIN**-based

POS debit volume. Concord/**Star** switched 129.3 million **PIN**-based POS debit

9/3/K/5 (Item 5 from file: 15)

DIALOG(P)file 15:AB1/Inform(1)

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02034340 05134138

Creating a payment system network: The tie that binds or an honorable

peace?

Bureau Number 5553 Pp: 1281-1468 May 2009
Word Count: 3116
Text: 5553-5229 TML CODE: BLM

Text: such a large national network would inhibit entry or the growth of the smaller regional ATM networks into the debit market.
In 1990, VISA and MasterCard settled and agreed to...

...redefined interlink and both card associations were permitted to keep their members in the national ATM network. The desire permitted the two associations to enter the online market but compelled them...

...at that time, interlink and MasterCard lagged behind the online debit networks of the regional ATM networks. Although the reasons for the change in strategy are unclear, VISA and MasterCard appeared, consumers, online transactions are preferable in a number of respects. First, for transactions the funds are transferred on the same day. For second, because of the PIN requirement (a consumer must enter a personal identification number) there is a much lower risk...

...the transaction cost.
For online transactions the fees are comparable to the interchange fees in ATM networks. Generally the online fee is about half to seven tenths per transaction, regardless of...

9/3/R/6 (Item 6 from file: 15)

(2) 2006 Project Information: All res. reserv.

01523463 05-03460

When you wish upon a law

ABX Bank Compliance 4207 Pp: 13-19 Jul/Aug 1999

Item: 0647-0187 TML CODE: BCP

Word Count: 4350

...TEXT: own prudent KYC activities to avoid becoming unwitting accomplices to money laundering.

Regulation E - Electronic Funds Transfer

As within Regulation E under the Electronic Funds Transfer Act has a disproportionate impact. The regulation gives protections to consumers, but

...with the ability to access funds electronically by the combined use of a debit or ATM card and a personal identification number (PIN). The card and the PIN are the two...

...instruct consumers to keep the two elements in separate places. Nevertheless, consumers often write the PIN on the card or another

it to withdraw...
...losses stemming from gross negligence by a consumer will not be considered an authorized electronic funds transfer, for which

consumers' liability is limited. Certainly, consumers need protection against theft and fraud, but...

9/3, K/7 (Item 7 from file: 15)

FILED (FILE 15:AB/INFORMATION)

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How to stop a debit card from draining your account

State, Illinois

Money 03/11 Pp: 45-47 Nov 1997

ISSN: 0149-4593 JRNL CODE: MON

WORD COUNT: 931

...TEXT: debits-and why it's still sometimes smarter to pay with a credit card.

Your ATM card may now be a souped-up debit card. Take a close look at

your ATM (automated teller machine) card. It has probably morphed

into a debit card. Over the past three years, most banks have converted

their basic ATM cards to computer ATM /debit cards. You know your

card's a hybrid if it bears a Visa or...

bank's name. These combo cards can be used for purchases as well as for

ATM transactions. But the debit feature makes these cards a lot less safe.

Here's why: When using an ATM, you must enter a personal identification

number (PIN). But when you make a purchase with...

...unconnected with that risk, consider asking your bank to switch you

back to a basic ATM card. By the way, you may still be able to pay for

some purchases with your ATM card; many supermarkets and gas stations, as

well as the U.S. Postal Service, Super K Mart Centers and Wal-Mart stores,

are hooked into ATM networks. When you use your ATM card at one of

those outlets, you must still enter a PIN. Another option may be to

lower the spending ceiling on your debit card, thus reducing the...

...a money-market account that is not linked to your debit card. That way,

you can transfer funds to your checking account while you wait for your

money to be returned.

You may...

9/3, K/8 (Item 8 from file: 15)

FILED (FILE 15:AB/INFORMATION)

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0116646 03-35901

TERP's encryption unit helps banks reach small merchants

Forrest, Jennifer L

Bank Marketing 02/93 Pp: 55 Feb 1996

ISSN: 0885-1149 JRNL CODE: BNM

WORD COUNT: 639

...TEXT: first month of using SMP).

Looking ahead

Chrysler has plans to make debit card and ATM card processing available to its merchants by using IBM's Open Industry Architecture. Since 1991,

on encryption device, these merchants will be able to accept **ATM** cards without having to purchase the standard **additional PIN** encryption device that typically costs \$15 to \$200. The **FIN** encryption is built into the...

...merchants will be able to use the **EDP** to pay suppliers, order materials and transfer funds. **EDP** users will be able to dial into the bank's toll-free credit card processing number. **ATM** card processing number or transmit several types of business.

For more information about the **EDP**...

9/3, K/S (Item 9 from file: 15)

VIA TEL/FILE 15: KRI/INFORM(R)

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00310752 95-89154

To catch a thief

Brooklyn, Mark

United States Banker Vol 111 PP: 75-78 Nov 1994

ISBN: 0143-8549 ZNAL CODE: USI

WORD COUNT: 1683

TEXT: By the industry so it does not become one.

That concern is helping transform the **ATM** and debit card industry. Computer chip-empowered smart cards are coming into vogue for debit cards. Merchants are getting the Federal Reserve to let them expense card payments on **ATM** receipts. Off-line debit cards are being verified as on-line products, and cards are...

...cards.

Biometric identification techniques, long entertained as the best means to wipe out fraud at **ATMs** and the point of sale, are almost everywhere in 1994. Many industry observers say they are... fighting technology is elsewhere.

No safe haven

While banks don't expect fraud losses, making **ATM** and debit card theft all but impossible to track, a Visa International survey of 12...

sophisticated. Debit card fraud is increasing, and criminals are getting more sophisticated.

Recorded by the **FIN**, **ATM** cards are considered the safe haven of payments. There is, and no one else can...

...off-line debit cards--which function as a check card and don't need a PIN--pose a **different** problem. Anyone can use the card at a merchant that accepts Visa or MasterCard. But...

...can be immediately deactivated.

According to data has compared only a small portion of total **ATM** debit card fraud. According to Visa, 7% of total debit card fraud is from... from counterfeits.

But shoulder surfing has changed the equation. Thieves have stolen out of a wallet **ATMs** and surreptitiously filmed cardholders entering PINs. When a cardholder leaves his or her receipt at the **ATM**, it gives the thief a number to use. The thief can then use the card, giving nothing to the cardholder. The thief can then use the card, giving nothing to the cardholder.

...research with them," says Thomas Honey, an executive vice president with the newly formed InLine **ATM** network. "Shoulder surfing is not the only technique for getting card numbers and PINs. One scam involves setting up a fake **ATM** or even a fake business. A consumer will buy a T-shirt from a kiosking..."

9/3, K/10 (Item 10 from file: 15)
DATA00(R)File 15.ABI/Inform(R)

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00900331 95-64743

Leading the charge against credit card crime

January, 1997

Security Management 0308 EV: 83-87 Aug 1994

ICN: 0143-9406 JPNL CODE: SEM

WMD COUNCIL: 1990

...TEXT: would then apply for additional credit in the patient's name. Change addresses, and request new credit cards and personal identification numbers -- to make **ATM** cash advances -- destroying the victim's credit.

People use credit cards to manage money and avoid carrying...

9/3, K/11 (Item 11 from file: 15)
DATA00(R)File 15.ABI/Inform(R)

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00374449 97-36779

Unauthorized Automatic Teller Machine Transactions -- Consequences for Customers of Financial Institutions

William, David

American Business Law Review 41503 EV: 187-014 Jan 1987

ICN: 0143-9406 JPNL CODE: ASD

ABSTRACT: Billions of automated teller machine (ATM) transactions are performed each year, and a substantial number of these transactions are done without...

...they personal identification number (PIN). Efforts have been made to allow customers to choose a PIN that corresponds to another number that is already known to them. Unauthorized transactions can result from: 1. breach of the **ATM** security; 2. system interception; 3. breach of in-house security; or 4. system failure. The US Electronic Funds Transfer Act (EFTA) is compared with recommended procedures for security. The prime advantage of EFTA over...

...an unauthorized transfer, malfunction, or card failure error. Minimum standards should be imposed for: 1. **ATM** design and location; 2. **ATM** operation; and 3. transmission

9/3/K/13 (Item 1 from file: 610)
 DATE/TIME FILE 610 BUSINESS WIRE
 (C) 2000 BUSINESS WIRE. All rts. reserved.
 0014167 0001129248644 (USE FORMAT 7 FOR FULLTEXT)
 82 Systems Launches Next Generation e-Business Solutions; Additions to Core
 Product Drive Customers' Profitability
 Business Wire
 Monday, November 23, 2000 16:06 EST
 JOURNAL CODE: BUSINESS WIRE, COMLEX LANGUAGE: ENGLISH RECORD TYPE:
 FULLTEXT
 DOCUMENT TYPE: NEWSWIRE
 WORD COUNT: 533

...electronic payment methods and increasing reliance on ATM devices to
 conduct
 banking and other transactions.
 ...ATMs and credit cards are the lifeblood of today's digital economy. The
 explosion of each...

...new offering of business solutions enable organizations to deploy and
 maintain efficient, profit-generating ATM networks and implement advanced
 security management systems that have an immediate impact on an
 institution's
 bottom line," said Chiock.

Open/217M: ATM - IN-A-BOX, a total bundled ATM solution package,
 is a flexible and reliable transaction engine capable of handling
 high volumes and supporting diverse applications. A robust,
 full-featured electronic funds transfer (EFT) engine, ATM
 supports all current ATM transactions and easily adapts to support
 evolving services such as online bill payment, smart card...

...account
 system that handles all aspects of card activity management
 including creating card numbers, establishing new accounts,
 automating PIN and address changes, identifying HOT cards,
 opening card data bases and generating comprehensive reports...

9/3/K/13 (Item 2 from file: 610)
 DATE/TIME FILE 610 BUSINESS WIRE
 (C) 2000 BUSINESS WIRE. All rts. reserved.
 00109248 1999092426781432 (USE FORMAT 7 FOR FULLTEXT)
 Select Chase Branches to Open as NAT Bank Branches Today
 Business Wire
 Friday September 24, 1999 16:28 EDT
 JOURNAL CODE: BUSINESS WIRE, COMLEX LANGUAGE: ENGLISH RECORD TYPE:
 FULLTEXT
 DOCUMENT TYPE: NEWSWIRE
 WORD COUNT: 1,093

...fills via mail. However,
 customers must immediately begin to use their new ATM card, new
 Personal Identification Number (PIN) and loan coupon books. Please

deposit of social security, pension, payroll or government checks will be

the new business now can bank at more than 500 NET branches and

ATM locations in New York and metropolitan Pennsylvania. Customers

can bank at any of the 31 in-store branches seven days a week

additionally, ATM's also are available in various convenience stores and

along the New York State Thruway, and the NET ATM Card allows 24-hour

banking convenience at any ATM displaying the NET Card. Carriers, VISA or

NET logo. The NET Check Card also functions as an ATM Card and can be

used to purchase goods and services wherever VISA is accepted.

In...

9/3, K/14 (Item 1 from file: 476)

DIALOG(R) file 476: Financial Times Fulltext

(C) 2006 Financial Times Ltd. All rts. reserved.

005040445 BOSKCHAAAPT

Survey of Information Technology in Finance (15): Paying by plastic card -

David BARNARD

Thursday, November 9, 1995

Document type: NEWSPAPER

Word count: 1,082

English language: ENGLISH

Record type: FULLTEXT

9/3, K/15 (Item 2 from file: 476)

DIALOG(R) file 476: Financial Times Fulltext

(C) 2006 Financial Times Ltd. All rts. reserved.

005021665 BOSKCHAAAPT

Jack Committee Report on Banking: Spread of Electronic Transfer Rates

David BARNARD and DAVID LASCELLES

Thursday, February 24, 1995

Document type: NEWSPAPER

Word count: 475

English language: ENGLISH

Record type: FULLTEXT

are discovered.
Identification - such as electronically recorded signatures or fingerprints
Identification such as finger prints.

9/3/R/16 (Item 3 from file: 476)

DIAL(01) File 476: Financial Times Ltd. All res. reserve.
000430007 B000000000

Survey of Netherlands Banking (19): The Postbank sets Ready For
Privatisation - Half The Population and 80 Per Cent of All Dutch
Companies Have An Account With The State- Owned Bank

LAUFA RANU
Financial Times, F VII
Thursday, June 10, 1980
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,539

...but they hope to handle more than 20 per cent of the transactions
through electronic funds transfers (EFT) compared with only 1 per
cent at the moment.

Over the next four years the Postbank will spend about fl. 1.35 bn on
automatons, mostly EFT. Four major projects are point-of-sale (POS)
terminals and debit cards, automatic teller machines (ATM),
a credit card and EFT, a home-banking scheme using personal computers.

about 1...
...a Postbank cards with a personal identification number (PIN) code have
been issued. Without the PIN code access to the new gadgets is
impossible. The remaining two-thirds of the customers are supposed to get
their...

...on-line terminals and a magnetic-stripe card with a central switching
circuit for all EFT. The system is to be operational by early next year,
when a total of about...

9/3/R/17 (Item 4 from file: 476)

DIAL(01) File 476: Financial Times Ltd. All res. reserve.
000500066 B000000000

Finance and the Family: Shopping the electronic way

Financial Times, F VII
Thursday, June 14, 1980
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 2,047

...use of a personal identification number, or PIN, such as used in the
UK with automatic teller machines (ATM) cards, while PINs are more
secure than, for example, a signature which can be forged...

...that PIN on the card itself, which rather reduces its value as a
security device

New devices may replace the PIN in due course. These include
retinal scanners, which can identify you by your eyes, and...

access through a secured web browser.
 the processing feature. An additional benefit is that issuers
 associated with authorization services, while reducing fraud through, for

.. manage card production and the

TEXT:

WORD COUNT: 689

DOCUMENT TYPE: NEWSWIRE

JOURNAL CODE: DE LANGUAGE, ENGLISH RECORD TYPE: FULLTEXT

REPLY: June 7, 2000 09:59 EDT

DE NEWSPAPER

Mobile Software Launches Password, the Debit Card System

0773544 00200721E03 (USE FORWARD 7 FOR FULLTEXT)

101 2000 DE NEWSPAPER ASSOCIATION INC. ALL RLS. NEWSP.

0741001E 612 DE NEWSPAPER

(Item 1 from list: 613)

9/3,R/19

.. In Norway, the commercial and savings banks are looking at the so-called
 innovation.

.. retail outlets, Denmark has introduced the 'DanCard' recently, but

currently does not have any ATM network.

The Union Bank of Finland alone spends RM...

systems.

banks which shared ATM networks and electronic inter-bank payment
 country of its size. Again, there is a high degree of co-operation between

retailers, automated teller machines (ATM) networks in Europe for a

.. For a country of only 5m inhabitants, Finland also has one of the most

which...

The service allows bank statement enquiries, the transfer of money and
 bill payment. It is also possible to access the service from any country

at a time.

Customers have to tap in a second security code of four digits which
 change every time the service is accessed. A list of 50 numbers is provided

.. number, PIN), which is typed in on the telephone.

WORD COUNT: 1,084

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

JOURNAL CODE: DE LANGUAGE, ENGLISH RECORD TYPE: FULLTEXT

REPLY: November 29, 1993

FINANCIAL TIMES, # VII

DELINE WITHIN

degree of automation

retail banking revolution - The Nordic banks have now introduced a high

financial times survey: Nordic Banking and Finance - Europe's leaders in

0020227E DOCUMENTARY

101 2000 FINANCIAL TIMES LTD ALL RLS. NEWSP.

0741001E 476 FINANCIAL TIMES FULLTEXT

(Item 5 from list: 476)

5/3,R/19

forward integrates with .

..yet another step forward for Novatec Software."

Novatec Software

Novatec Software is a global BIC company with offices in the United

States, the UK, South Africa, and Australia and operations...

.. a retailers, portable and processors world-wide to drive payments and

other financial transactions through **ATMs**, POS terminals, phones and

Internet

access points on a truly multi-channel architecture. It also...

9/3,K/20 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2005 PR Newswire Association Inc. All rts. reserve.

00194220 13590301PRH037 (USB FORMAT 7 FOR FULLTEXT)

Cash Technologies, Inc. Forms Strategic Partnership With Genstar, Inc. to

Identify Millions of Consumers to Shop Securely on World Wide Web with This

in Newswire

Thursday, July 1, 1999 12:01 EDT

DOCUMENT CODE: PR LANGUAG: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 616

..able to use their ATM cards

without ever having to remember or type in a PIN -- another online

file.

Credit card fraud has victimized 6 million online shoppers so far,

according to .

..being able to buy all they want online -- with exceptional

recognition of even their **ATM** card with peace of mind knowing their file

recognition protected transactions are 100 percent secure...

9/3,K/21 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserve.

12191008

National Transaction Network Announces BUYPASS Corporation Certification

NEP006

DATE: June 12, 1998 12:30 EDT

WORD COUNT: 529

.. the holding company for BUYPASS and MONEY ACCESS SERVICE INC., operator

of the **ATM** network.

About NTN

NTN, headquartered in Westborough, MA is a leading provider of both in

...

.. The company's hardware and software products include solutions for

point-of-sale debit/credit/ BIC /BIC terminals, check readers, bank card

Additional country codes
 PIN early departure
 information is available at www.early.com.
 SOURCE: National Transaction Network, Inc.

9/3, K/22 (Item 2 from file: 813)

DIALOG(R) File #13: PR Newswire
 (c) 1995 PR Newswire Association Inc. All rts. reserved.

0366722 NYN92

THE MASTERCARD AND CIRRUS ATM NETWORK OFFERS HELPFUL HINTS FOR GETTING CASH
 WHEN TRAVELING IN THE CARIBBEAN

DATE: May 2, 1991 07:14 EDT WORD COUNT: 586

..before departure. If it has more than four digits, contact
 your financial institution for a new access code .

-- The keywords on many ATMs in the Caribbean do not include letters,
 only numbers. If...

..daily withdrawal limits apply, so check your limit with your
 financial institution before you leave.

-- ATMs in the Caribbean are found in locations similar to those in
 the United States. To determine if you can use an ATM in the island,

simply compare the logo on your card to the logo on the ATM. If any
 of them match, you can use that ATM.

-- As at home, not all ATMs abroad are open 24 hours a day. To be
 on the safe side, plan to...

9/3, K/23 (Item 3 from file: 813)

DIALOG(R) File #13: PR Newswire
 (c) 1995 PR Newswire Association Inc. All rts. reserved.

0366725 NY044

THE MASTERCARD AND CIRRUS ATM NETWORK OFFERS HELPFUL HINTS ABOUT GETTING
 CASH FROM ATMS WHEN TRAVELING IN THE UNITED STATES OR ABROAD

DATE: April 8, 1991 11:13 EDT WORD COUNT: 629

..departure. If it has more than four digits, contact your
 financial institution to get a new access code .

-- The keywords on many foreign ATMs do not include letters, only
 numbers. If your PIN...

..the prevailing exchange rate
 so that you can request the amount of money you need.

-- ATMs abroad usually give you a better exchange rate than currency
 exchanges, banks or hotels because...

9/3, K/24 (Item 1 from file: 814)

DIALOG(R) File #13: PR Newswire
 (c) 1995 PR Newswire Association Inc. All rts. reserved.

[illegible]

TRAVELER'S CHECKS, GO PLASTIC
BANK OF AMERICA
BANK OF AMERICA, NUMBER 3412, PG 128
JOURNAL CODE: 26
SECTION HANDLING: 26
WASH COUNTY: 374
PERSONAL BALANCE: CASH CARDS
ISSN: 0077-7735

Dialog Search

File 1605

Item	Description
51	2284 MONEY OR MONIES OR FUNDS (1M) (TRANSFER?? OR MIRE?
52	5629 A?? OR ARMS OR (AUTOMATED OR AUTOMATIC) (1) (FEELER OR TRANS-
53	2572 (TRANSACTION OR IDENTIF?? (1M) INFORMATION OR ACCESS OR REC-
54	16628 NEW OR DIFFERENT OR ANOTHER OR ADDITIONAL OR UPDATER OR SER-
55	1032 5 (1M) 54
56	7905 21 (5) 33
57	55145156
58	29 27 NOT PY-2002
59	29 RD (unique items)
File 625:	American Banker Publications 1981-2005/Sep 12
File 266:	Banking Info Source 1981-2006/Sep 11
File 266:	Bond Buyer Full Text 1981-2006/Sep 12
File 267:	Financial & Banking Newsletters 2006/Sep 13
File 608:	KR/T Bus News 1993-2006/Sep 12
File 608:	Knight Ridder/TXLine Bus News

BIO 1600

Dallas Search

9/3,K/1 (Item 1 from file: 625)

DIALOG(1) file 625: American Banker Publications

(c) 2005 American Banker. All rcs. reserve.

006622

* Task Force to Combat 'Skimming' at ATMs

American Banker - July 19, 2002; Pg. 10; Vol. 167, No. 117

DOCUMENT TYPE: Journal

WORD COUNT: 942

BY LINE:

BY DAVID BRITTON

TEXT:

... thing happened to him, and the call center told him to punch in the PIN number a second time to begin the transaction. The customer might then the card see the PIN...

... the person's account.

and in one of the latest and most successful scams, thieves bought ATMs placed them in merchant locations. Though the machines dispensed cash, they

also supplied the...

... they needed to roll this scam, Mr. Helwig said, it has been proposed that every ATM have an identification number -- the equivalent of a vehicle identification

number -- on the back, to...

... some standards and specifications in place can combat skimming. In one case in New York, ATMs were shut down when the authorities learned that the same card number was being used in different locations around the city at the same time, he

said. 'The (ATM) network's fraud devices picked up on that and red-flagged

that and shut it...

9/3,K/2 (Item 2 from file: 625)

DIALOG(1) file 625: American Banker Publications

(c) 2005 American Banker. All rcs. reserve.

025521

* ATM Direct Eyes PIN-Based Debit For Online Buying

American Banker - March 1, 2001; Pg. 9; Vol. 166, No. 41

DOCUMENT TYPE: Journal

WORD COUNT: 110

BY LINE:

BY DAVID BRITTON

TEXT:

... the PIN debit cards for online buying, but it is not that being offered widely. ATM Direct says the product is easier to use

... because it does not require...

... transaction, there is no evidence that people are clamoring for

JMS

12-Sep-06

... of representative money, according to Michael, spokesman for the
 can be used for electronic funds transfer, data encryption and
 access. The computer also can be adapted for cable television payments...
 A new speed-dial telecommunications terminal (from Matsushita)
 International of Geneva, which works in conjunction with Matsushita...
 company said provides more security for personal identification numbers
 the
 A cash dispenser keyboard from MSA of Markklee, Germany, which
 that are not valid.
 Monodrive of Valbonne, France. The readers automatically compensate cards

TEXT:
 BY JOHN BARRY

0032461
 Suppliers Overhauled Bankers at Technobank Exhibition
 American Banker - June 24, 1987; Pg. 8; Vol. 152, No. 122
 WORD COUNT: 750

9/3.K/3 (Item 3 from file: 625)
 DATAFILE: 625 (American Banker Publications
 (C) 1987 American Banker. All rts. reserved.

...to prevent hacking.
 After a PIN is entered, the transaction would be routed to an ATM
 network, then sent to the card-issuing bank. Whether the account number or
 the PIN would be sent to the merchant or stored on ATM Direct's server.
 ATM Direct would store only a customer's digital certificate, which
 would include the person's...
 Someone would have to stand right behind you to figure out what your
 PIN is," said Robert Widner, chief executive officer of ATM Direct. A
 cardholder would get three tries to enter a PIN and after that would...
 ...that the numbers do
 not appear in the same place on a nine-digit grid. ATM Direct said this
 feature would make it harder for an intruder to figure out another
 person's PIN
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 person's PIN
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 PIN is," said Robert Widner, chief executive officer of ATM Direct. A
 cardholder would get three tries to enter a PIN and after that would...

BIC 3640

Dating Search

9/3,X/4 (Item 4 from file: 625)

DIALOG(1)File 625:American Banker Publications

(1) 2006 American Banker, All rbs, xeroxiv.

0000743

Army's New ATM's Offer Hands-on Training: Government Says It's Thumbs Up So

Far on Device That Identifies Customers by Individual 'Handprints'

American Banker - August 5, 1984, Wednesday; Pg. 3

WORD COUNT: 611

BYLINE:

By POLEY M. EISENMAN

TEXT:

... U.S. Army and the Treasury Department have begun a joint test of a new automated teller machine that threatens to make the personal identification number, or PIN, obsolete. The new ATM, which identifies users by the shape of their hands, is undergoing a five-month trial.

... apparently is the first time a handprint device has been used to gain access to ATMs and the first time ATM users have been identified by a physical characteristic. The handprint-reading devices for the project...

... About 5,000 trainees at the Army base gain access to their paychecks through the ATM system by inserting their hands into a similarly shaped device on the machines. This is...

... been taken of the trainees' hand. That physical picture has been coded into an ATM access card, which is also needed to gain access to the machine. The transfer of funds to the ATM is handled by the National Bank of Indianapolis, which holds an account for the Federal Reserve Bank of Indianapolis. Each ATM customer has memorized PIN numbers and magnetic-strip cards to gain access to their accounts through ATM's Payment system and agree the PIN is not an adequately secure identification system and are...

9/3,X/5 (Item 5 from file: 625)

DIALOG(1)File 625:American Banker Publications

(1) 2006 American Banker, All rbs, xeroxiv.

0029166

Financial World Innovation Arrives, Slowly But Surely

American Banker - June 14, 1984, Thursday; Pg. 11

WORD COUNT: 1,422

BYLINE:

By BENNET J. OSTRO

TEXT:

... the ATM network is now in the initial stage of planning and implementation. EFFCO, an electronic funds transfer system, is set to go live. The ATM network is now in the initial stage of planning and implementation. EFFCO, an electronic funds transfer system, is set to go live.

... card in Germany the plan is to use one card as a Eurocheque card, an ATM card, and a POS card to the cashier, who will insert it into a terminal. At the same time, the customer will punch his personal identification number (PIN) into another machine, which will be

JMS

11-54p-06

placed so the PIN cannot be seen by others.

If the...

... will eventually be internationally compatible, as is the Eurocheque system now. International compatibility of the ATM system is already being secured. EFPoS planners envisage use of credit cards within the EFPoS...

9/3,X/6 (Item 6 from file: 625)

DIALOG(R) File 625: American Banker Publications
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004411)
Retailers still Not Sold on Point of Sale: Cite Identification Process.

Customer Distressed in Debt Cards
American Banker - January 16, 1984, Monday; Pg. 1
WORD COUNT: 1,404

BYLINE:
BY MICHAEL WEINSTEIN

TEXT:
... The customer enters his personal code on this keypad, as he does when making an automated teller machine transaction.
While banks are committed to the PIN because they consider it a secure method...

...retailers dislike PINs.
Electronic cash registers lack the keypad necessary for customers to enter their identification numbers, and the additional equipment would entail extra costs.
Merchants are universally opposed to underwriting the costs for this.

9/3,X/7 (Item 1 from file: 268)

DIALOG(R) File 268: Working Info Source
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00426691 17587221 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The ATM game of musical chairs

Gowall, David
Credit Card Management, v15, n6, p66-67, Sep 2002 DOCUMENT TYPE: Periodical; Feature LANGUAGE: English; RECORD TYPE: Fulltext
WORD COUNT: 934

... (USE FORMAT 7 OR 9 FOR FULLTEXT)
D'Amelio, Gordon Vice President at Milwaukee-based Metavante Corp., the eighth-largest box-draw ATM driver. Most of our costs are fixed, says D'Amelio. As volume grows, you can leverage the price.
Large processors also are looking toward the future, when ATMs become commonly used for a much larger variety of fee-based transactions such as cashing...

... transaction revenue for cash withdrawals are not the only reason why processors want to capture ATM processing contracts. The people driving the ATMs are saying, 'gosh, how can I get more revenue out of this?'
... Corp. are already developing ways to produce multiple revenue sources

END PAGE

Dialog Search

from one machine through their **RTT** network acquisitions. The top third-party **ATM** drivers Concord owns the largest personal identification number-based within network, **Bank**. First Data owns the majority stake in the **second** largest **ATM**-based network, **NICE**. First Data recently sold off and migrated transactions existing on about 10,000 **ATMs** to **NICE's** processing platform. That arrangement makes **NICE** the nation's fifth-largest driver of **ATMs**. The Concord strategy for using **Bank** First Data wants to partly **NICE's** network relationships with bank card issuers and **ATM** deployers into more processing businesses.

9/3, X/3 (Item 2 from file: 268)
DIALOG(R) File 268:Banking Info Source
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00401431 75469066 (ISS FORMAT 7 OR 9 FOR FULLTEXT)
Abbey, Charles Marc

Credit Card Management, v.14, n4, p20-26, Jul 2001 DOCUMENT TYPE:
Periodicals; Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,816

(USE FORMAT 7 OR 9 FOR FULLTEXT)
pinned for a period of greater commercialization.
of course, PIN debit involves consumers utilizing their automated
teller machine cards and a personal identification number to effect
purchases. PIN debit requires hardware, a PIN...

...debit is similar to a credit card.
Unlike such initiatives as e-checks and smart cards, PIN debit is
neither new nor speculative. PIN debit has been around as a concept for
better than 20 years and as a...

...of a disappointment for retailers.
In the late 1980s and early 1990s, the regional electronic funds
transfer networks set about the task of using the **ATM** infrastructure to
launch a new payment form. At the time, the **RTT** networks were in the
position of having some of millions of outstanding cards but little
merchant acceptance.
As a result, the **RTT** networks adopted merchant-friendly pricing.
with low or no interchange rates. Many of the early...

...the disadvantages.
Furthermore, we see many recent marketplace developments, which hint
at a future for **PIN**-based debit different from the past.
Competition in the network industry itself has shifted considerably.
The old networks' core **ATM** business is arguably a mature business now.
This transition has left the networks with an...

...Certainly, this consolidation has been occurring for many years, but is
reaching its end game.
RTT
will focus on organic growth. PIN...

9/3, X/9 (Item 3 from file: 268)
DIALOG(R) File 268:Banking Info Source
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12-Sep-06

JMS

00399988 71827195 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Star and Concord catch EFT merger wave

Marlin, Sweden

Bank Systems & Technology, v38, n4, p8, Apr 2001 DOCUMENT TYPE:

Technical; News

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 776

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Payments superstore combining payment and network services under

one roof.

The merger, the largest in EFT industry history, caps a trend toward

consolidation Concord came the cash stream and M&M networks.

NYCE and MagLe Lane, and Money Station and FullEFT.

Concord is the nation's largest ATM processor and online debit

equipment, and the largest POS provider to supermarkets, convenience stores

and.

To the Star brand over the next three years, creating a network of

120,000 ATM locations.

Star Systems has sought to broaden itself beyond network services into

the world of.

Conway, president of Maryland, Fla.-based Star Systems, says is leading

four approaches for using ATM cards to make Internet purchases. The first

employs a traditional ATM card and a card reader/VIN pad-- similar to a

retail POS device-- which is.

The second approach is called, a NYC-developed system in which a

bank customer's ATM card number and PIN are encoded onto a CD-ROM, which

functions exactly like an ATM card in the physical world when making a

purchase on the Internet, the customer selects.

Loaded into the CD drive, and enters an "e-PIN" to perform a transaction.

This second PIN is necessary to thwart unauthorized use of the

debit card or ATM card.

The third approach, championed by NYCE, uses PIN encryption instead

of a PIN for.

9/3.R/R/18 (Item 4 Exam File: 288)

DIALOG(R)File 288:Banking Info Source

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00399988 69246057 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Networks Need Deeper Pockets

Donnell, David

Bank Technology News, p4-6, May 2001 DOCUMENT TYPE: Periodical; News

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 758

(USE FORMAT 7 OR 9 FOR FULLTEXT)

I doubt regulators would be feasible toward that," says Marlin.

It would be like creating another Visa in the world, however.

NYCE's market overlaps that of Concord's M&M network in several Northeast

states and sources

Typical credit and signature-based debit card processors could

use a large **ATM** network to bolster their economies of scale, as Concord BIC has done. Both filed data...

... began to offer PIN-based debit processing services.

In another recent network purchase by an **ATM** transaction processor, Pricco, TX-based EDS Corp. bought out the interest of 21 state

... in the Bellevue, WA-based Trans Alliance network, which in 1990 was the fifth largest regional **ATM** network. EDS had already owned 50% of Trans Alliance and the company provides transaction processing services.

9/3, R/11 (Item 5 from file: 268)
DIALOG(R)File 268-Banking Info Source
ICI 2006 Proquest Informationg. All rts. reserv.

00363213 5342066 [USE FORMAT 7 OR 9 FOR FULLTEXT]
Vendors waive Web rules for real-time debit sales

Anonymous
Bank Network News, v19, n2, p14, Jun 8, 2000 DOCUMENT TYPE: Periodical
Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,847

[USE FORMAT 7 OR 9 FOR FULLTEXT]

Integration and enterprise-networking services provider, ANI Services, a San Diego-based company that services **ATMs** and other cash-dispensing machines, A-01 Network, a Los Angeles-based secure-payment processing...

... their cashing bank told their computer a check drive they then kept in a padded different from their card PIN to activate the drive. Once activated consumers including payment on participating merchant firms choose debit...

9/3, R/12 (Item 6 from file: 268)

DIALOG(R)File 268-Banking Info Source
ICI 2006 Proquest Informationg. All rts. reserv.

00363216 5342066 [USE FORMAT 7 OR 9 FOR FULLTEXT]
Offline processors tackle an online debit future

Anonymous
Bank Network News, v18, n23, p24, Apr 27, 2000 DOCUMENT TYPE: Periodical
New LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,781

[USE FORMAT 7 OR 9 FOR FULLTEXT]

... offers multiple prepaid debit products in-house. Total expects to deliver a variety of new **PIN**-based debit makers through its affiliation with KSI Data. This opens many other doors...

... cards we can take the PIN-based transactions as well as process the non-ATM cards that are primarily PIN-based. It also gets us into the EDS arena, which...

... million accounts in file, has had links since 1993 to the EDS and Citicard national **ATM** networks for transactions initiated with credit cards branded with those marks. It was more problematic to process PIN-based POS debit because of the need to link with multiple regional **ATM** networks.

Neel's says, "We decided to go with M&T because it has all the...debit cards in which unbanked employees receive a debit card to access payroll funds at **ATMs** and online debit POS terminals, and stored-value cards supplied by insurance companies to settle..."

9/3.K/13 (Item 7 from file: 268)

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0071313 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banking the 'unbanked'

Keywords: Khatrine B
Independent Banker, Vag, nls, 035-16, Oct 1993 DOCUMENT TYPE: Journal
Abstract

WORD COUNT: 50871

(USE FORMAT 7 OR 9 FOR FULLTEXT)

is established.

A separate account, the "Access" account, is another option that provides an **additional** **ATM**-based card to individuals that allows them to send money to a foreign country. Quia explains that rather than incurring a wire transfer cost, Access accountholders can automatically have money **transferred** from their direct account to their Access account. That money is then available to...

9/3.K/13 (Item 8 from file: 268)

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0000994 (USE FORMAT 7 OR 9 FOR FULLTEXT)

How to stop a debit card from draining your account

Abstract: Blihan
Money, Vag, nls, 045-47, Nov 1997 DOCUMENT TYPE: Journal Article
WORD COUNT: 50921

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Your **ATM** card may now be a souped-up debit card. Take a close look at your **ATM** (**automated teller machine**) card. It has probably morphed into a debit card. Over the past three years, most banks have converted their basic **ATM** cards to combination **ATM**/debit cards. You know your card is a hybrid if it bears a Visa or...

...Bank's name. These combo cards can be used for purchases as well as for **ATM** transactions. But the debit feature makes these cards a lot safer. Here's why: When using an **ATM**, you don't enter a personal identification number (PIN) but when you make a purchase with...

...unrecoverable with that risk. Consider asking your bank to switch you back to a basic **ATM** card. (By the way, you may still be able to pay for some purchases with your **ATM** card; many supermarkets and gas stations, as well as the U.S. Postal Service, Super K Mart Centers and Wal-Mart stores, are hooked into **ATM** networks. When you use your **ATM** card as one of those outlets, you just still enter a **PIN**.) Another card as one of lower the spending ceiling on your debit card, thus reducing the...

...a money-market account that is not linked to your debit card. That way,

0025922 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Voice-response systems: The future is here and will only expand

Anonymous
Bank Operations Bulletin, v44, p2A-4A, Jul 1995 DOCUMENT TYPE: English
Mastercard Article Article TYPE: Abstract Fulltext
SECOND TYPE: Abstract Fulltext
WORD COUNT: 0162

(USE FORMAT 7 OR 9 FOR FULLTEXT)

FINA: many, use the same one as for bank ATM cards.

to enhance security "for fund transfers we insist that customers come in and sign the appropriate papers in person and choose their own PIN." Bactlan noted.

The bank automatically generates a wallet and PIN when new accounts are opened.

In the first year of use, the VR system generated about 10...

9/3/X/18 (Item 12 from file: 268)

DIALOG(R)File 268:Banking Info Source
(1) 2006 Progress Information. All xtr, reexrv.

0026518 (USE FORMAT 7 OR 9 FOR FULLTEXT)

To catch a thief

Borowsky, Mark
United States Banker, v164, n11, p15-78, Nov 1994 DOCUMENT TYPE: Journal
ARTICLE LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 0163

(USE FORMAT 7 OR 9 FOR FULLTEXT)

By the industry as it does not become one."

Local concern is helping transform the ATM and credit card industry. Computer chip-enabled smart cards are coming into vogue for debit cards. Networks are peeling off the Federal Reserve to let them innovate card numbers on ATM receivers. Off-line debit cards are being verified as

...later.

Electronic identification techniques, long extolled as the best means to wipe out fraud at ATMs and the point of sale, are almost

...flailing technologies lie elsewhere.

No data have been collected by the PIN, ATM and debit card survey of 12... While banks don't report fraud losses, making ATM and debit card theft all but impossible to track, a Visa International survey of 12...

sophisticated payments, both AT, and no one else can...

...off-line debit cards--which function as a check card and don't need a PIN--pose a different problem. Anyone can use the card at a merchant that accepts Visa or MasterCard, but...

...can be immediately deactivated.

According to data that compiled only a small portion of total ATM debit card fraud, according to Visa, 73% of total debit card fraud is

from 1989...

...from computer.
 open-ATM and correspondingly limited cardholders entering PINs. When a cardholder leaves his or her receipt at the ATM, it gives the shareholder the opportunity to contest the card, giving him/her access to...

...regard with them," says Thomas Honey, an executive vice president with the newly formed **REF** network.
 Shoulder surfing is not the only technique for getting card numbers and PINs. One scam involves setting up a fake **ATM** or even a fake business, a consumer will buy a T-shirt from a clothing...

9/3/X/19 (Item 13 from file: 268)

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00201623

PIN management & REF security

Anonymous
 Receiving Credit/Funds Transfer Letter, p3-4, Mar 30, 1984 LANUAGCB;
 English Record Type: Abstract

...ABSTRACT: lose their access code, it is not necessary to issue a new card and a new Personal Identification Number (PIN) since technically, a random PIN can be generated, according to Susan Kibby, senior vice president...

...First Interstate had no losses. Regulation E places a great burden on financial institutions when **REF** losses are due to negligence, for the consumer's negligence is not considered when determining liability. Also reported that one-third of **ATM** fraud is perpetrated by family members and visitors to the home.

9/3/X/20 (Item 1 from file: 267)

DIALOG(R) File 267: Finance & Banking Newsletters
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04552469

STAR joins NYCE in SAFEDEBIT PROGRAM

REF Report
 March 22, 2006 VOL. 23 ISSUE 6 DOCUMENT TYPE: NEWSLETTER
 LANGUAGE: ENGLISH
 WORD COUNT: 1167
 RECORD TYPE: FULLTEXT

(C) PHILLIPS PUBLISHING INTERNATIONAL All file, reserve.

TEXT:
 ...estimated in the future to over 110 million cardholders. There's a couple of other **ATM** networks that have some other models that are very interesting in the product mix, but...
 ...the one offering is to retailers who are part of our network who accept our **ATM** debit card for payment at the point of sale, but who also have...
 Web Sites...

...network will be preparing the infrastructure and recruiting participants to the effort, Spas says.

Extending ATM card design to the Net

Safedeb, which NYCE announced last December, is modeled on the

existing ATM card design. Participating financial institutions will issue

new ATM cards. Safedeb CD-ROM disk that is similar in shape to an ATM

card and a personal identification number (PIN) called an e-PIN. When the

...e-PIN for

authentication. The Safedeb transaction is then routed through the

dedicated online SWP network, including NYCE and Star. NYCE and Star officials

say this system, which is... a parallel

card. A couple of days later they'll get a mailer with their new e-PIN

on it. Again a very familiar thing. When they go to a merchant store and...

...and put in their CD-ROM drive, just like they put it

into the ATM today, and enter their PIN, just like they enter their PIN

ATM world."

Boosting debit transaction volume

The heart of SWP network, business case for debit over the

Internet to

in the numbers - market projections that...

...online debit transaction volume - and fee income.

"It's a huge opportunity - not only for ATM networks, but

...institutions that are providing the consumers the services, for all of the

...[unclear]

9/3/92 (Item 2 from file: 267)

DATA(0000)FILE 267: Finance & Banking Newsletters

0456150

STAR TRANS WITH NYCE ON SAFEDEBIT

Card News

MAJOR 12, 1992 VOL: 12 ISSUE: 6 DOCUMENT TYPE: NEWSLETTER

LANGUAGE: ENGLISH

WORD COUNT: 1403

RECORD TYPE: FULLTEXT

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04540056
 BARCLAYS NATIONAL BANK FIRST TO GO WITH VISA CHECK CARD II

EST REPORT
 NOVEMBER 3, 1998 VOL: 21 ISSUE: 22 DOCUMENT TYPE: NEWSLETTER
 PUBLISHER: PHILLIPS BUSINESS INFORMATION
 WORD COUNT: 324
 RECORD TYPE: FULLTEXT

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TEXT:

...Cards already in the hands of about 400 to 450 customers are PIN-enabled for automated teller machine use through the Cirrus and Plus networks.

So the bank's card processor, Equifax [EXF] of Atlanta, only has to make the card's processing software identify the card's bank identification number for the new type of transaction.

The translation to the Visa online debit card isn't difficult for selected for another reason as well: The bank isn't a member of a regional **ATM** network for point-of-sale transactions, Visa prohibits

compiling marks from appearing on its new...
 ...Formerly, spokeswoman for San Francisco-based Visa "So if other institutions have not supported other **ATM** network

with...
 ...However her local network is, she would

have to replace cards."
 Savings issues about 250 **ATM** -only cards marked by the tiny
 instant teller network, but Route says instant teller handles only about a portion of the **ATM** transactions. Banknotes didn't use

instant teller for online POS, and Route says the bank...
 ...Route says, "If our customers can
 utilize our cards in a wide enough variety of **ATMs**, what does it gain

us?" Inman, former Visa, 650/412-3510; Mary Route, Barclays

9/3,X/23 (Item 4 from file: 267)

DIALOG(R) file 267; DANCE & BANKING NEWSLETTERS

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04540056
 WITH VISA, MASTERCARD ON THE ROPE, DO REGIONALS GET THEIR GROOVE BACK?

EST REPORT
 NOVEMBER 3, 1998 VOL: 21 ISSUE: 21 DOCUMENT TYPE: NEWSLETTER
 PUBLISHER: PHILLIPS BUSINESS INFORMATION
 WORD COUNT: 217
 RECORD TYPE: FULLTEXT

(C) PHILLIPS PUBLISHING INTERNATIONAL ALL RLS. RESERV.

TEXT:

When Visa U.S.A. announced the new PIN -protected check card II with its variable interchange rate for issuers and processors, what a

what a compelling...

...State marks on the card, it looked like **ATM** networks. to state branches for the regional

But not everything has gone according to plan for San Francisco-based Visa.

...I, but so far not a single financial institution has announced plans to issue them (EFT, Oct. 2, p. 3). Besides that, the U.S. Department of Justice two weeks ago...

...to whether the network can they get their point-of-sale networks after all, they built the ATM and online debit point-of-sale networks. Banks bank a lot... happily would replace.

...can connect some Dr. Frankenstein stuff to it and make it come alive again. Some EFT experts propose networks raise their merchant interchange rate - now between 3 and 12 cents - to...

...Del-based MAC network recently raised its rate from 6.5 cents to 12 cents (EFT, Sept. 9, p. 9). But someone has a more radical idea: He believes the network...

...but you'll be alive. I have been fondly suggesting a national settlement system for ATMs and debit for years - something that is clearly delineated in the consumer's mind. When...

9/3, R/24 (Item 5 from file, 267)
VITAL/FILE 257: Finance & Banking Newsletters
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0451967
VISA STANDS ONLINE INFRASTRUCTURE DIFFICULT TO INSTALL IN ASIA/PACIFIC
EFT REPORT
October 7, 1998 VOL. 21 ISSUE 20 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: VISA/ASIA BUSINESS INFORMATION
LANGUAGE: ENGLISH
WORD COUNT: 1121
REPORT TYPE: FULLTEXT

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TEXT:

...region.
Debiting MasterCard's strategy for MasterCard to Asia/Pacific in the last issue of EFT Report (EFT, Sept. 23, p. 4). MasterCard President of Asia/Pacific Andre Sekulic chided Visa for its...
...Asia/Pacific region, responded by saying Sekulic
Kopoot says while MasterCard may have more Maestro cards than Visa has
...than 90 percent annually.
By March 1998, MasterCard generated an annual volume of \$121 billion.

EFT : What are Asia/Pacific issuers looking for in debit cards?

Answer: Asia/Pacific banks have actually wanted a PIN-based debit card scheme following on from the ATM cards they've also had the belief that a PIN-based point-of-sale system...
...facility is both have been less than successful in providing that

810 3600

significant acceptance location infrastructure.

810 : Why?

Report: Because it's expensive and many banks that are acquirers, their own money...

...around the world: the PIN-based systems actually more expensive to fund than a non-PIN-based terminal? Different banks in different regions have different perspectives. Some believe they don't need PIN-based...

...and banks in Europe. Even in the U.S. they are very comfortable with signatures.

810 : But online debit is rising significantly to the United States, and I think from a... PIN-based system. That it doesn't provide business case.

810 : How about Interlink?

Kapoor: Interlink, it's a PIN-only product and we have roughly... about \$460 billion. Ninety-five percent of that volume is Visa debit and Visa Electron.

810 : Who has the better percentage of the marketplace in Visa-Paid? I'm not seeing...

9/3, K/25 (Item 6 from File: 267)

DATA09(P)File 267 Finance & Banking Newsletters

04536765
SCRAMBLE ON AFTER STAR SYSTEM/HONOR MEMBER Regional Networks To Intensely
Partnering Efforts as Competition Heats Up

July 29, 1998
VOLUME: 21 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER
LANGUAGE: ENGLISH
WORD COUNT: 1376
RECORD TYPE: FULLTEXT
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TEXT:

The recent blockbuster merger between the two largest super-regional 810 networks in the country likely will set into motion another round of major industry consolidation...

...Yet, but well on its way to

being done.
The kind of coast-to-coast automated teller machine and point-of-sale network star/honor members long has been provided by the 810 industry. In the early 1980s, there were more than 200 shared or proprietary networks. By... financial institutions and 75 million shareholders.

"I think it's good for the industry," says 810 consultant Ron Rowson, president of R.C. Rowson Co. in San Francisco. "It makes

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12-Sep-96

long-term strategies. It doesn't mean it's going to be easy. For regional **ATM** networks, Rawson sees the Star/Honor network as a work-up call that there may...

...The grid was pulled together about the failure of Cash Station and Magle Lane to come together (see July 30, 1997, p. 1). Despite several close calls, the leaders of the two networks...

...with Columbus, Ohio-based Banc One (BNC), creating a bank with more than 10,000 **ATMs**. While Moxi Lane has incorporated four regional players since 1993, a letter merged in a community banks rely on their networks for card processing; the latest to technology and other **ATM** services. (The regional are very effective travelers to small- and medium-size institutions," says **ATM** consultant Lee Hanter of First Staropolis in Littleton, Md. "Do you need them all? Probably..."

...a great release. Congress, 51, who will assume command of Star/Honor, did not return **ATM** phone calls. Honor President Tom Denison, who also decided to comment for this story, will...

...1995. When the occurs, Star/Honor will emerge as a juggernaut. More than 70,000 **ATMs** and 250,000 maximum POS locations in 26 states and Washington, D.C. It also will offer banks off-line debit card processing, card production, **ATM** services and gateway access to home banking and national networks. Star/Honor, with its new...

...leaving banks to place regional POS markers, such as Home and Star system, on the new personal identification number away from their network-branded online debit cards. Visa. Members: More than 1,700 financial institutions. Cardholders: 79 million. Outlets: More than 75,000 automated teller machines; 250,000 point-of-sale locations. Transactions: More than 190 million monthly processed. Source: Star...

...with Star last week. She was out of the country and unavailable for comment as **ATM** went to press. In February, Star President Ron Conway told **ATM** he was unhappy with the frequent changes in leadership at BNC, but not the fact, Nick Wagers, Star System, 619/334-4741 (concluding **ATM**, Feb. 25, p. 3). (See Background, Debut, 6/2/93.)

9/3, R/25 (Item 7 from file: 267)

DIALOG File 267 Finance & Banking Newsletters

for 2000 ending. All the. Review.

DATE: 1992 JUN 21

TIME: 14:00

REPORT: 1992 JUN 21

LANGUAGE: ENGLISH

RECORD TYPE: BUSINESS INFORMATION

FILE: PHILIPPINE PUBLISHING INTERNATIONAL ALL PHIL. REPORT

TEXT: NEW YORK - Visa's new online, personal identification number based check card appears to be a direct threat to the point-of-sale transaction business of the country's regional ATM networks, so while

Bank Pacific, president and CEO of the Houston-based point-of-sale network, was in New York last week to make a presentation on ATM services at the NCB Electronic Delivery Conference, he had a lot more than that on his mind. As president of Point, the fifth-largest ATM network in the country, Point is one of the most outspoken executives in the industry. After his scorching presentation, Point sat down with **ENR** to talk about the potential impact of Visa's announcement.

ENR: What does Visa's new product mean to the ATM industry?
GP: Well, it's premature to understand that until we fully know the playing...

...the fee is going to be and what the participation requirements are going to be.

apparent they're...
ENR: We'll know the rates next week. I think it's pretty

day they aren't doing through the national system, who's going to do that?
ENR: Could they do that through the national system?

GP: The national system don't support...

...out of these regional systems. It remains to be seen whether they will do that.

ENR: One consultant I was talking to said concerning Bankers (the New York-based law firm... a new product that arguably could

expensive than what's in the marketplace.
ENR: When you talk in terms of competition, when a competitor

enters an environment, normally prices...
ENR: I think you're inviting regulatory review and...

GP: I think do you think they are? Is there any implication if competition raises prices?

...the second thing is, what is the regulatory response if shared ATM systems have to raise their fees to match what the market

is charging? What are the implications if competition raises prices?
ENR: And I think that's something that needs to be

addressed very, very carefully.
GP: Visa's not a stupid organization. Why would they do this?

GP: You have to...
ENR: Visa's not a stupid organization. Why would they do this?

810 3600

... One of the things also stressed is decreased liability for

... probably is a

stretch.

Player Profile

Who: Sean Fox

Title: President and CEO

Company: 71002 phone: 712/223-1400 Fax: 712 now a part of the

Association, Funds Transfer

Education:

Education: Bachelor of Arts, St. Louis University,

Notes: Pulse switched weekly 30 million ATM and point-of-sale

transactions per month between 2,000 member locations in Arkansas.

Colorado...

9/3,K/27

(Item 8 from file: 267)

DIALOG(R) file 267: Finance & Banking Newsletters

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00025881

ATM/TA SECURING INTERNET POSITION

EFT REPORT

June 18, 1997 VOL. 20 ISSUE 13 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 557

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All rts. reserved.

TEXT

.. Corporation, called -

.. ATM's. Atolia has had a huge share of the market.

Yet, as in any close family, .

.. believes Tandem and Atolia have a great

niche in the financial industry. They are the ATM backbone. By

taking their cache and leveraging it for B-commerce, they certainly

have a to

500,000 and handle from 20 to 100-plus transactions per second; card

activation and PIN selection remains for card maintenance and

processors.

.. Cybercash (CCH), First Union (FNU)

Computer Tools: Hypercom, Mag-Tek, Racial,

Barrow Technologies, Veritone (VIT).

Source: EFT

9/3,K/28

(Item 9 from file: 267)

DIALOG(R) file 267: Finance & Banking Newsletters

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00001144

BIOMETRICS EVOLVES TO PROTECT PRIVACY

JMB

12-559-06

12-SEP-86

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12-SEP-86

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NOZAKES DOYER

... If anyone, senior vice president at Milwaukee-based Milwaukee Corp., the eighth-largest third-party ATM driver, "Most of our costs are fixed," says D'Amato. "As volume grows, you can leverage the price."

Large processors also are looking toward the future, when **ATMs** become community users for a much larger variety of fee-based transactions such as cashing...

... transaction revenues for cash withdrawals are not the only reason why processors want to control **ATMs**. Processing costs are, "The people doing the work are not saying," he. "You can't get more revenue out of this."

THE ARN GAME OF MUSICAL CHAIRS
 (SEE FORMAT 7 OR 9 FOR FULLTEXT)
 WORD COUNT: 917
 LANGUAGE: English
 RECORD TYPE: Fulltext
 REFERENCE: 1002
 September 1902
 Child Care Management, v 15, n 5, p 66
 (United States)

[illegible]

"The system will give customer advisers throughout the organization
.. two in London and one in Nottingham -- and its other distribution
channels including the Internet, ATMs and CDV."

TEXT:

(USE FORMAT 7 OR 9 FOR FULLTEXT)

WORD COUNT: 846
LANGUAGE: English
RECORD TYPE: Fulltext
DOCUMENT TYPE: Newspaper ISSN: 0731-2765 (Ireland)
Docno: 12, 2001
Back Matter: International, n 136, p 1
Building Society)
(Customer relationship management solution being launched by Nationwide
Nationwide prepares major CRM initiative
Supplier Number: 2692005 (USE FORMAT 7 OR 9 FOR FULLTEXT)
101 2006 The date group. All res. reserv.
DIALOG: 9-Business & Industry(R)
13/3, X/3 (Item 3 from file: 9)

"The (ATM) network's fixed devices picked up on that and red-flagged that
and since then...
.. some standards and technologies in place can combat skimming. In case
the same card number was being used in different locations around the city
at the same time," he said.
.. they needed to foil this scam. Mr. Helwig said, it has been proved
that even ATM have an identification number -- the equivalent of a
vehicle identification number -- on the back, so...
also supplied the...
placed them in machine locations. Though the machines dispensed cash, they
in case of the latest and most successful scam, thieves bought ATM and
.. the person's account.
then let the thief use the PIN...
.. what happened to him, and now the call center told him to punch in the
PIN number a second time to begin the transaction. The customer might
TEXT:

(USE FORMAT 7 OR 9 FOR FULLTEXT)

WORD COUNT: 918
LANGUAGE: English
RECORD TYPE: Fulltext
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)
Docid: 14, 2002
American Banker, v 167, n 137, p 10
Task Force to Combat Skimming at ATM
Supplier Number: 2310180 (USE FORMAT 7 OR 9 FOR FULLTEXT)
101 2006 The date group. All res. reserv.
DIALOG: 9-Business & Industry(R)
13/3, X/3 (Item 2 from file: 9)

A current account and supported phone to view account balance and their bill payments and order a new replacement PIN number.

In April of this year, Nationwide launched an internet TV service to its multi-

13/3/X/4 (Item 4 from file: 9)

DIALOG(R) file 9:Business & Industry(R)
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06487003 Supplier Number: 24906605 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Case for PIN-based debit Acquiring
(PIN-based debit could be primed for a period of greater commercialization)

Credit Card Management, v. 14, n. 4, p. 50+

DOCUMENT TYPE: Industry Overview ISSN: 0955-9129 (Printed version)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1757

1055 FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
..Primed for a period of greater commercialization.

Of course, PIN debit involves consumers utilizing their automated teller machine cards and a personal identification number to effect purchases.

..debiting similar to a credit card.
Unlike such initiatives as e-checks and smart cards, PIN debit is neither new nor speculative. PIN debit has been around as a concept for better than 20 years and as a...

..of a disinvestment for acquirers.

In the late 1980s and early 1990s, the regional electronic funds transfer network set about the task of using the ATM infrastructure to insure a new payment form. At the time, the EFT networks were in the position of having tens of millions of outstanding cards but little network acceptance.

As a result, the EFT networks adopted maximum-friendly pricing, with low or no interchange rates. Many of the early...

..the disadvantages.

Furthermore, we see many recent marketplace developments, which hint at a future for PIN-based debit different from the past.

Competition in the network industry level has shifted considerably. The EFT network's core ATM business is arguably a mature business now. This network has left the network with an...

13/3/X/5 (Item 5 from file: 9)

DATA:FILE 9: BUSINESS & INDUSTRY(1)
(1) 2006 The Galt Group, All res. xxxyy.

0017095 Supplier Number: 2875557 (USE FORMAT 7 OR 9 FOR FULLTEXT)

(ATM Direct Express PIN-based debit for online buying
shoppers to use their PIN-based debit cards to make purchases)
March 01, 2001
Newspaper ISSN: 0002-7561 (united states)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 695

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...that the numbers do not appear in the same place on a nine-digit grid
ATM Direct said this feature would make it harder for an interloper to
figure out another person's PIN.

Someone would have to stand right behind you to figure out what your PIN
is," said Robert Michler, chief executive officer of ATM Direct, a
corporation would get three tries to enter a PIN and after that would...

After a PIN is entered, the transaction would be routed to an ATM
network, then sent to the card-issuing bank. Michler the account number now
the PIN would be sent to the merchant or stored on ATM Direct's server.
ATM Direct would store only a customer's digital certificate, which would
include the person's...

13/X/6 (Item 6 from file: 9)

DATA:FILE 9: BUSINESS & INDUSTRY(1)

(1) 2006 The Galt Group, All res. xxxyy.

0017095 Supplier Number: 2875557 (USE FORMAT 7 OR 9 FOR FULLTEXT)

(First Data and Total System Services have both introduced online debit
processing services; Total System Services has 206 mil accounts)
Back Network News, v 18, n 21, p 34

April 27, 2000
DOCUMENT TYPE: Newspaper ISSN: 1063-4438 (united states)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1040

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...offers multiple prepaid debit products in-house, Total expects to delve
into a variety of new PIN-based debit makers through its affiliation
with Met Data. This opens many other doors...

...cards we can take the PIN-based transactions as well as process the
down-drawn ATM cards that are primarily PIN-based. It also gets us into
the debit arena, which...

...million accounts on file, has had links since 1993 to the PIN and
credit card network for transactions initiated with credit cards
branded with those marks. It was more problematic to process PIN-based POS

researchers, says one EFT executive. In fact, he says, "This could be a product positioned to do nothing more...

...over secured agreement on any plan.

He notes there are significant obstacles to introducing a new PIN-based Visa debit product. Visa would have to spend significant sums on consumer education and...

13/3, K/9 (Item 9 from file: 9)

DIALOG(R) File 9: Business & Industry(R)

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01770277 Supplier Number: 2770535 (USE FORMAT 7 OR 9 FOR FULLTEXT)

KANSAS COMPANY TO INTRODUCE ATL-IN-ONE BANKING CARD

(Younote Inc tests banking card called Younote card, which can be used to do everything on a local basis, including checking out a library book)

Journal-World, p. B/A

January 18, 1997

DOCUMENT TYPE: Regional Newspaper (United States)

LANGUAGE: English

WORD COUNT: 650

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... testing security system could be added, for example.

"And when it came to a larger money transfer with the card, a finger

error could be requested rather than a PIN number," he said.

Another feature consideration includes a hand-held device which will allow

users to access information on...

...can be hooked up to your home computer or phone.

"You'll be able to transfer funds from bank accounts or access an ATM

13/3, K/10

(Item 10 from file: 9)

DIALOG(R) File 9: Business & Industry(R)

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00529592 Supplier Number: 2761002 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A relationship of equals

(Exchange System proposes joint EFT venture with Electronic Data Systems

through new company, TransAlliance Inc)

Electronic Payments International, n.d., p. 7

December 1995

DOCUMENT TYPE: Newsletter ISSN: 0954-0193 (Ireland)

LANGUAGE: English

WORD COUNT: 917

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... appears as another option on the screen menu. A deposit card holder who wishes to transfer funds chooses the amount to be withdrawn and enters

any phone number known by both parties.

As well as a transaction receipt, a second receipt bearing a PIN code for the transfer, issued by either the sender or the recipient and destroyed the ...
... not need to be a cardholder, 2-cash is an option that operates on the ATM system before a card is swiped. In product demonstrations, 2-cash transactions charged a convenience ...

... the last three years has grown aggressively to become the largest owner and driver of **ATMs** in the US. At a recent news conference, executives said 2-cash would also look to ...

... aligned in October (see RPT 10/2). Stuart Bloom, executive vice-president of New Jersey-based **RPT** consultancy Carmody & Bloom, said: "They're very aggressive to a number of parts of the ...

... directly makes sense for them. An alliance structure allows BNC to expand their portfolio of **RPT** services aggressively, and it keeps the banks involved, with some measure of control," Bloom said ...

13/3/K/11 (Item 1 from file: 636)

DIALOG(R) file 636: date Group Newsletter DB(7M)

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05221588 Supplier Number: 84154688 (USC FORMAT 7 FOR FULLTEXT)

NYCE TO ALLOW ATM USER SURCHARGES, (NYCE CORP, automated teller

machines)(Brief Article)

Cardinal, pt

March 23, 2003

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Newsletter; General Trade

Word Count: 170

USC FORMAT 7 FOR FULLTEXT)

TEXT:

The NYCE network, the nation's second -largest PIN -based network, is set to become the largest **RPT** network to allow user surcharges for shared ATM deposits. NYCE will lift a ban on shared deposit surcharges Sept ...

... takes of \$1 per transaction to \$2.25 for shared deposits make an off-branching **ATMs** and \$2 for deposits at bank-branch **ATMs**. The largest **RPT** network, Star, owned by Memphis-based Concord EPS Inc., also on April 1 will get interchange rates of \$2 for shared deposits at bank-branch **ATMs** and \$2.25 at off-branch **ATMs**. But Star has no plans to lift its ban on surcharges for shared deposits, says ...

13/3/K/12 (Item 2 from file: 636)

DIALOG(R) file 636: date Group Newsletter DB(7M)

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05172777 Supplier Number: 81860655 (USC FORMAT 7 FOR FULLTEXT)

Nationwide opts for ATM solution. (News).

Financial services distribution, p111)

Doc: 2001
Language: English
Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 140

Swindon and one in Northampton -- as well as the other distribution channels including the internet, automated teller machines and interactive digital television (IDTV). Although Charlie would not provide details on how exactly Nationwide .. and supported telephones to view account balances and their last 12 transactions, as well as transfer money between accounts, view and make bill payments, and order a new replacement personal identification number (PIN).
In April this year, the building society launched its Internet TV service to its ..

(Item 3 from File: 636)

DIALOG(R) File 636: date Group Newsletter BRTM)

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Supplier Number: 6355432 (USE FORMAT 7 FOR FULLTEXT)

Nationwide prepares major CRM initiative, (Nationwide building

Society) (Brief Article)

Bank Marketing International, p111)

Doc: 2001
Language: English
Record Type: Fulltext
Article Type: Brief Article
Document Type: Newsletter; Trade

number.

Two in Swindon and one in Northampton - and its other distribution channels including the internet, ATMs and IVTV.
The system will give customer advisers throughout the organisation a single view of ... a current account and support phone to view account balances and their last 12 transactions, transfer money between accounts, view and make bill payments and order a new replacement PIN

(Item 4 from File: 636)

DIALOG(R) File 636: date Group Newsletter BRTM)

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Supplier Number: 7126107 (USE FORMAT 7 FOR FULLTEXT)

Networks Need Deeper Pockets. (Industry Trend or Event)

Connell, David

Bank Technology News, v14, n3, p4

Language: English
Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 628

I doubt regulators would be favorable toward that," says Martin.
It would be like creating another ATMs in the world," however, NICE's market overlaps that of Concord's who network in several markets, .. began to offer ATM-based debit processing services.
In another recent network purchase by an RTT transaction processor, Plano, TX-based BDC Corp. ... in the Bellview, WA-based

Transatlantic network, which in 2000 was the fifth largest regional RPT network. BIC had already owned 50% of Transatlantic and the company owned Transatlantic processing services...

13/3/R/15 (Item 5 from file: 636)

DIALOG(R) File 636: Date Group Newsletter DB(TM)

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04922914 Supplier Number: 71404443 (USE FORMAT 7 FOR FULLTEXT)

Networks Needing Deeper Pockets To Succeed At Growth.

RPT 15, 2001

Language: English Record Type: Fulltext

Document Type: Newsletter Trade

Word Count: 741

"I doubt regulators would be favorable toward that," says Martin.

It would be like creating another Vain in the PIN world. Moreover,

NICE makes oversteps that of Concorde's MAC network in several respects.

BIC has done both first data and local, for example, only recently

begun to offer PIN-based debit processing.

Another switch

In another recent network purchase by an RPT transaction

processed, Banco, former-based BIC Corp. bought out the 50% interest

owned 50% of Transatlantic, and the company provides transaction processing

services for Transatlantic (page 1).

Typically, networks that essentially are pure, such as BIC,

typically are small revenue generators, that...

...primarily based on switch fees, but NICE also gets added revenue from

the 3,700 ATMs the network drives.

Merging networks into larger companies adds flexibility

13/3/R/16 (Item 6 from file: 636)

DIALOG(R) File 636: Date Group Newsletter DB(TM)

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04902144 Supplier Number: 70168985 (USE FORMAT 7 FOR FULLTEXT)

The 2000 ATM & Debit News Index.

RPT 15, 2001

Language: English Record Type: Fulltext

Document Type: Newsletter Trade

Word Count: 4079

Look in offline card market.

PIN had rules sets Debate Over Security. Dec. 19 AM. ATM

processors wanted to meet deadlines for RPT networks, new encryption

trying for PIN pads.

Wells launches a prepaid Visa holiday gift card. Nov. 2 AM. Wells

Fargo offers...

13/3/R/17 (Item 7 from file: 636)

DIALOG(R) File 636: Date Group Newsletter DB(TM)

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04667374 Supplier Number: 59541675 (USE FORMAT 7 FOR FULLTEXT)

SCRAMBLE ON AFTER STAR SYSTEM/HONOR MORGAN.

REF REPORT: V31, n13, p1

July 22, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter Trade

Word Count: 1198

A press release.

CONFIDENTIAL: Hon. who will assume command of Star/Honor, did not return phone calls. Hon. President Tom Bernillo, who also declined to comment for this story, will...

...1998

When that occurs, Star/Honor will emerge as a juggernaut. More than 70,000 ATMs and 250,000 merchant POS locations... Washington, D.C. It also will offer banks off-line debit card processing, card production, ATM sector and gateway access to home banking and national networks. Star/Honor, with its near...

...leaving banks to place regional POS marks, such as Bower and Star System, on the new personal identification number-based cards. To lure banks away from their network-branded online debit cards, Visa

13/M/18 (Item 8 from file: 636)

DIALOGIC: 636 Date Group Newsletter DE/WM

for 2000 The date group. All res. reserve.

6468947 Supplier Number: 6058245 (USE FORMAT 7 FOR FULLTEXT)

STAR TRANS WITH NYCE ON SAFEDEBIT.

Card News, V31, n6, pNA

March 22, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal Trade

Word Count: 1384

... their e-PIN for authorization.

The safe-debit transaction is then routed through the designated online RTN network, including NYCE and STAR, and STAR officials believe this system, which is... to a plastic card.

A couple of days later they locate a mailer with their new e-PIN on it. "Again, a very familiar thing," says Tommasovsky when they go to a merchant...

13/M/19 (Item 9 from file: 636)

DIALOGIC: 636 Date Group Newsletter DE/WM

for 2000 The date group. All res. reserve.

6469916 Supplier Number: 6058214 (USE FORMAT 7 FOR FULLTEXT)

STAR TRANS NYCE IN SAFEDEBIT PROGRAM. (Statistical Data Included)

REF REPORT: V31, n6, pNA

March 22, 2000

Language: English Record Type: Fulltext

Article Type: Statistical Data Included

Document Type: Newsletter Trade

Word Count: 1348

We are offering it to retailers who are part of our network who accept our ATM debit card for payment at the point of sale, but who also have web sites...

... network will be preparing the infrastructure and recruiting participants to the effort, says...

Existing ATM card - Assigned to the new...

... ATM/debit card design. Participating financial institutions will...

... ATM/debit card, and a personal identification number (PIN) called a...

... PIN. When the consumer routes through the designated online...

... with their new e-PIN on it. Again a very familiar thing, when...

... and put it into their CD-ROM drive, just like they put it into the ATM...

... and enter their PIN, just like they enter their PIN in the ATM...

... the heart of the network, business case for debit over the...

... network - rather projections that...

... online debit transaction volume - and the income.

... it is a huge opportunity - not only for ATM networks, but financial...

... institutions that are providing the consumers the services, for all of the...

13/3/R/20 (Item 10 from file: 636)

DATE(01/11/11) 03:04:00 (Date Group Newsletter DB(1M))

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04/10/060 Supplier Number: 5481224 (USE FORMAT 7 FOR FULLTEXT)

PROXY: On-line transactions gain boost with proxy's new Verified Payment

System (VPS 2.0).

MS Exchange, PMA

June 4, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter Trade

Word Count: 867

... day or night. Customers initially log onto the VPS system by...

... registering a user name, pin number and additional identification...

... details on the proxy VPS secure server. These details are held securely...

... able to make purchases via any screen-based technology, such as PCs,

... IV, cable systems and Internet. Because VPS...

... can be used to pay bills and transfer money and even to pay...

... winnings for cash-based incentive schemes.

... improves everyday life without...

13/3/R/21 (Item 11 from file: 636)

DATE(01/11/11) 03:04:00 (Date Group Newsletter DB(1M))

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04/10/060 Supplier Number: 53198795 (USE FORMAT 7 FOR FULLTEXT)

443

À TITRE DE LA VENTE DE LA BIENNE DE LA VILLE DE LAUSANNE

... ..

6601 74000 FROM

[illegible]

RTT Report, V21, N20, PNA

[illegible]

01466181510 6361070 GPOK Newsletter PRJW

13/3, K/22 (Item 12 from #110: 636)

650-432-1510; Mary Kourike, Executive Director, National...

Journal of Management Education 36(8) 907-924

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED

11-11-68

...FROM: BPOKESB/PMH for San Francisco-based VISA. "So if October

• • • 1990 5% 10 20 30 40 50 60 70 80 90 100

NOI 21007311P 1,UST P1PC 2TQEP 8MTTNO PSTA 802 02 00718045-12 801

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED
DATE 08-19-2010 BY 60322 UCBAW/SJS

Cardinal's speech in April 1964 in the hands of about 400 students at

[illegible]

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8661 • J. Neurosci., November 11, 2009 • 29(45):8655–8661

CONFIDENTIAL WITHIN THE AREA OF THE 100 WITH AIN (CAND 11)

13/3/R/23 (Item 13 from file: 636)
 DIALECTIC File 636: Date Group Newsletter DB(TM)
 (C) 2006 The Gale Group. All rts. reserved.
 0166384 Supplier Number: 5004747 (USE FORMAT 7 FOR FULLTEXT)
 ERT Report: V21, n11, p1/A
 June 3, 1997
 Language: English Record Type: Fulltext
 Article Type: Article
 Document Type: Newsletter; Trade
 Word Count: 1601

(USE FORMAT 7 FOR FULLTEXT)

NEW YORK - Visa's new online, personal identification number - based
 card appears to be a direct threat to the point-of-sale transaction
 business of the country's regional ERT networks, so while Visa
 president and CEO of the Houston-based Visa ERT Association, was in New
 York last week to make a presentation on ATM marketing at the NYCE
 Electronic Delivery Conference, he had a lot more than that on

13/3/R/24 (Item 14 from file: 636)
 DIALECTIC File 636: Date Group Newsletter DB(TM)
 (C) 2006 The Gale Group. All rts. reserved.
 0166413 Supplier Number: 47472971 (USE FORMAT 7 FOR FULLTEXT)
 ERT Report: V20, n13, p1/A
 June 18, 1997
 Language: English Record Type: Fulltext
 Document Type: Newsletter; Trade
 Word Count: 563

believe Tandon and Atila have a great niche in the financial
 industry. They are the ATM backbone. By taking that cache and leveraging
 it for e-commerce, they certainly have a...
 ..from \$15,000 to \$50,000 and handle from 20 to 100-plus transactions per
 second. card activation and PIN selection remains for card
 management and distribution; debit terminals; ad-to-POL cards;
 cryptographic processors...

..Cybercash (CCHA), First Union (FNU) Computer, May-Tek
 Retail, Rainbow Technologies, Veritone (VVI), Source: ERT

13/3/R/25 (Item 15 from file: 636)
 DIALECTIC File 636: Date Group Newsletter DB(TM)
 (C) 2006 The Gale Group. All rts. reserved.
 0203952 Supplier Number: 4370723 (USE FORMAT 7 FOR FULLTEXT)
 Bank Network News, p1/A
 March 12, 1993
 Language: English Record Type: Fulltext
 Document Type: Newsletter; Trade
 Word Count: 1511

...to get up to offer electronic banking through Keaton, Va.-based First American's program. And **ATM** networks could play a big role. "The likelihood to sign up individual banks to debit...

...through the **ATM** networks." However, encryption issues still must be resolved before financial institutions can be involved in...
...to have to take the box back every time there was a change in accounts or **pins**. Heavy competition

another problem interactive video faces in winning over banks is competing against some other advanced technologies...

13/3/R/26 (Item 16 from file: 636)

DATE: 01/16/86 06:04:16 Group Newsletter DMTM

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0181937 Supplier Number: 4367158 (USE REPORT 2 FOR FULLTEXT)
ATM MERGERS, OPPORTUNITIES AND NIGHTMARES

Bank Network News, 1992

June 12, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter Trade

Word Count: 173

The **ATM** is consolidating **ATM** operations and it happens when two banks merge or when one bank goes out on...

...even day to an instant-to-acquire agreement, banks have to make critical decisions regarding **ATM**. The first question is should **ATM** operations even be consolidated or if there is logic in keeping them separate. If a...

...how to relate costs with the least amount of disruption to consumers does indirectly, an **ATM** consolidation can result in angry customers who can't use the **ATM** that are supposed to be available to them, who are stuck with new personnel **identification** numbers they didn't ask for and who are paying higher fees for what they perceive...

...being fewer dealers, but a merger does right on many customers have more to lose. **ATM** available to them and are delighted with announced services, and the bank saves money in...

...as big banks gobbling up smaller ones, the lesson relating to consolidating a bank's **ATM** operations become more critical every day.

...if you look at the most successful bank mergers, from day one, they all have combined **ATM** availability," says Doug R. Friedman, partner in San Francisco-based Andersen Consulting. "It might be...

...or whatever it has to give the impression to consumers that it has merged the **ATM** operations, but giving combined **ATM** availability is the single most important thing a bank can do to say to customers...

...example, while Bank of America reportedly still is working to complete the consolidation of its **ATM** operation with that of Security Pacific, industry observers note that the day after the merger was finalized, both got the word out that both shareholders could use Security Pacific **ATM**s

without paying a foreign fee and they could make deposits at those **ATMs** bank. ...
 ...merging acquisitions and mergers of the last year say they plan to merge their **ATM** divisions, some observers question whether it makes more sense to operate separately, at least for...

13/3/K/27 (Item 17 from file: 636)
 DIALOG(1)111 636: date group Newsletter DB(M)
 (C) 2005 The Gale Group, All rts. reserv.
 031671 Supplier Number: 4307156 (USE FORMAT ? FOR FULLTEXT)
 AND YOU THOUGHT YOUR BANK MERGER WAS ROUGH
 Bank Network News, p/4
 June 12, 1992
 Language: English Record Type: Fulltext
 Document Type: Newsletter; Trade
 Word Count: 466

...creating a new processing center for its consolidated operations, Banc One started with a centralized **ATM** center in Ohio and then added in And that's not always easy. The biggest **ATM** consolidation involved the acquisition of Banc One's Texas operation, which started out with 100 **ATMs** and is now up to 400. Tim Rosenbusch, Banc One manager of electronic banking, says, ...
 ...months to merge the Texas operations. Central Trust Bank, on the other hand with 55 **ATMs**, was merged in one day. The planning, however, was approved over four months.
 Banc One ...
 ...Wells Bank the way it has done with other acquisitions. "We've always merged the **ATM** operations into our Columbus center," says Rosenbusch.
 ...But it's too early to tell whether ...
 ...otherwise it with the old PIN. And that means customers will either be particularly if they've had the old PIN for...

...their old card in order to keep the old PIN. Banc One had to release new **PINs** on about 10% of the cards of acquired institutions. Rosenbusch says, ...
 ...But he adds the...

13/3/K/28 (Item 18 from file: 636)
 DIALOG(1)111 636: date group Newsletter DB(M)
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 031675 Supplier Number: 4214656 (USE FORMAT ? FOR FULLTEXT)
 The Score Card Events in a POS Little Fight
 Bank Network News, v10, n2, p/4
 June 11, 1991
 Language: English Record Type: Fulltext
 Document Type: Newsletter; Trade
 Word Count: 1179

...It's needed after the name philosophy that made the debit card successful in the **ATM** world. Namely, just as banks joined a shared system

where networks provide an economical pricing...
 of the debt card's next receipt has been shepherded up behind closed doors, with **SWT** bankers heaving only bits and pieces of what's to come.
 And the regional networks...

...plan was based on establishing two interchange rates--one for a transaction using a personal identification number and another for a signature verification transaction.
 With more merchants installing debit-capable POS terminals, MasterCard believes...
 systems based on PINs and spent millions of dollars installing fraud-prevention mechanisms such as **ATM** encryption--believe PIN-less transactions could only result in increased security problems for **SWT**.
 Without a PIN, a debit card becomes a credit card, notes one network president, "obviously."

...working hard to develop a POS brand that will enhance--not downgrade--retailers' logos, most **SWT** futurists see tomorrow's debit card market coming up with three distinct POS initiatives.

13/3/R/29 (Item 19 from file: 636)

DATE/TIME: 636/Date Group Newsletter DIRM)

(1) 3061 The Gate Group, All Rev. Reserve.

01465473 Copier Number: 4200663 (USE FORMAT 1 FOR FULLTEXT)

A Full-Court Press On **SWT** Security Begins

Bank Network News, v9, n22, pN/A

April 11, 1991

Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1322

... though more of them are adding their members and processors, security problems still exist for **SWT** transactions passing through a myriad of switches. The industry's first line of defense, encryption...
 While dealing to release names, some network directors acknowledge valuable PIN information to an employee working.

...identified correct safeguards. "Every payment system today is under attack from the criminal element, and **SWT** is no exception." Observe Phila Freedman, CEO Bank. "With billions of **ATM** and **SWT** transactions processed every year, the odds are overwhelming that more attacks will occur."
 Indeed, Exchange/Access--a network on the cutting edge of **SWT** security and a manufacturer of encryption equipment--learned through a routine audit last year that...

...found every corner, what the Washington-based network discovered is that while encryption at the **ATM** and mainframe computer were adequate, sensitive personal identification and customer account information could be accessed...

...improved data encryption board, yet bars points out the potential problem the wide-ranging implications become, probably 30% of the banks that engage in in-house **SWT** mailings are vulnerable."

Another problem on the minds of network presidents is enforcing security standards. A big money of...

...didn't start enough, arguing instead that message authentication standards are the new security level. **RTT** switch operators should also not. While expectations to implement on a network level, message authentication allows an **RTT** switch to verify the quality of a transaction all the way through the transmission process...

...the 1980s.

Upwards of five years ago, **NAFCT**, then owned by Western Bell, was one of the nation's largest electronic data systems, decided message authentication was necessary after the network...

...between \$50,000 and \$100,000 when thieves opened public telephone boxes near shopping mall **AT&T**, read unencrypted transactions and duplicated them. If a message authentication program had been in place...

13/3/R/30 (Item 1 from file: 16)

DATA/RTT/RTT 16: Date Group PROMPT

1019532 Supplier Number: 9162974 (USE FORMAT 1 FOR FULLTEXT)

The ATM game of musical chairs, with transactions in order to increase their market share. (Debit Card Report) (Statistical Data Included)

Document: 1612

Article Type: Statistical Data Included

Language: English

Record Type: Fulltext

Word Count: 1012

... The Access Cash and Memo 1985 last fall.

The result of this aggressive pursuit of ATM transaction processing and volume has driven down the per-transaction price of processing services.

...with a rock bottom of 1.5 cents per transaction in some cases, sources tell **ATM** Analyst News. The lowest processing price two years ago was said to be a cents per transaction. If you look at the records dating back to the **ATM** today, you have lower prices and the pricing is definitely coming down. But better B. Bank, **RTT** analysts for Minneapolis-based U.S. Bancorp Fiber lately.

But higher transaction volume enables more...

...D'Angelo, senior vice president at Milwaukee-based Metavante Corp., the eighth-largest third-party **ATM** driver. "Most of our costs are fixed," says D'Angelo. "As volume grows, you can leverage the price."

Large processors also are looking toward the future, when **ATM** become commonly used for a much larger variety of fee-based transactions such as cashing...

...transaction revenue for cash withdrawals are not the only reason why processors want to capture **ATM** processing contracts. "The people driving the **ATM** are saying, 'Gee, how can I get more revenue out of this?'" Baker notes.

...don't already developing ways to produce multiple revenue sources from one machine through their **RFID** network architecture. Record owners the largest identification number-based network, **RFID**-based network. **NICD**. Data base recently sold off and merged into a new company named **NICD**. The nation's fifth-largest driver of **ATMs**. The company's strategy for using **RFID** data wants to partly **NICD**'s new relationships with bank card issuers and **ATM** deployed into more processing business.

"We've got all the relationships with the big banks...

13/3/K/31 (Item 3 from file: 16)
 10/1/2006 The date group: All res. reserv.

09/3/2006 Supplier Number: 89271016 (USE FORMAT 7 FOR FULLTEXT)
 Task Force to Combat "Skimming" at **ATMs**. (Electronic Funds Transfer Association task force seeks ways to improve information security at automated teller machines) (Brief Article)

Breakout: World
 Document Number: 10
 Date: 10/1/2006
 Language: English
 Record Type: Fulltext
 Article Type: Brief Article
 Document Type: Magazine/Journal: Trade
 Word Count: 991

...thing happened to him, and that the call center told him to punch in the **ATM** number a second time to begin the transaction. The customer might then let the thief see the PIN...

...the person's account.
 In one of the latest and most successful schemes, thieves bought **ATMs** and placed them in merchant locations. Though the machines dispensed cash, they also supplied the...
 They needed, to find this scam, Mr. Hwang said, it has been proposed that every **ATM** have an identification number -- the equivalent of a vehicle identification number -- on the back, too.

...some merchants and technologies in place can combat skimming. In one case in New York, **ATMs** were shut down when the authorities learned that the same card number was being used in different locations around the city at the same time, he said.
 "The [**RFID**] network's kind of picked up on that and red-flagged them and shut it..."

13/3/K/32 (Item 3 from file: 16)
 10/1/2006 The date group: All res. reserv.

08/28/2006 Supplier Number: 76696993 (USE FORMAT 7 FOR FULLTEXT)
 The Case for **RFID**-Based Debit Acquiring.

ABSTRACT: CARD MANAGEMENT, VIA, N4, P20
 Language: English
 Record Type: Fulltext

document type: Magazine/Journal; Trade
word count: 1995

... planned for a period of greater commercialization.
Of course, PIN debit involves consumers utilizing their automated
cellular machine cards and a personal identification number to effect
payments. PIN debit requires register hardware, a PIN...

... drafted similar to a credit card.
Unlike such initiatives as e-checks and smart cards, PIN debit is
rather new or speculative. PIN debit has been around as a concept for
better than 20 years and as a...

... of a disappointment for acquirers.
In the late 1980s and early 1990s, the regional electronic funds
transfer networks set about the task of using the ATM infrastructure to
initiate a new payment form. At the time, the ATM networks were in the
process of accepting millions of outstanding cards but little
method of having them. As a result, the ATM networks adopted merchant-friendly pricing,
with low or no interchange rates. Many of the early...

... its disadvantages.
Furthermore, we see many recent marketplace developments, which hint
at a future for PIN-based debit different from the past.
Competition in the network industry itself has shifted considerably.
The EFT networks core ATM PIN business is arguably a mature business now.
This situation has left the networks with an...

13/3/R/33 (Item 4 from File: 16)

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06625946 Supplier Number: 7442900 (USE FORM 7 FOR FULLTEXT)
Sear and Concord Catch EFT Merger Wave.(Company Business and Marketing)

April, 2001
Bank Systems + Technology, v33, n4, p5
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 803

...
PINs and Magic Time, and Money Station and BUEB.
Control is the moon's largest ATM processor and online debit
acquirer, and the largest POS provider to supermarket, convenience stores
and...
... to the great brand over the next three years, creating a network of
180,000 ATM locations.
Star Systems has sought to broaden itself beyond network services
into the world of...

... card into the CD drive, and enters an "e-PIN" to perform a transaction.
This second PIN is necessary to thwart unauthorized use of the
safedbit and/or ATM cards.
The third...

13/3/R/34 (Item 5 from File: 16)

DATA(0000)File 16:Gate Group PROMT(R)

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Supplier Number: 7071787 (USE FORMAT 7 FOR FULLTEXT)

ATM Direct Eyes PIN-Based Debit For Online Buying. (Brief Article)

March 2, 2007

Language: English Record Type: Fulltext

Document Type: Magazine/Journal/Trade

Word Count: 767

... the PIN debit cards for online buying, but it is not yet being offered widely. ATM Direct says its product is easier to use than

debit cards because it does not require...

ATM Direct said this feature would make it harder for an intruder to figure out another person's PIN.

"Someone would have to stand right behind you to figure out what your PIN is," said Robert Winder, chief executive officer of ATM Direct.

A cardholder would get three tries to enter a PIN and after that would be blocked.

After a PIN is entered, the transaction would be routed to an ATM network, then sent to the card-issuing bank. Neither the account number nor the PIN would be sent to the merchant or stored on ATM Direct's server.

ATM Direct would store only a customer's digital certificate, which would include the person's...

13/3/R/35 (Item 6 from File: 16)

DATA(0000)File 16:Gate Group PROMT(R)

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Supplier Number: 62050812 (USE FORMAT 7 FOR FULLTEXT)

Offline Processors Tackle An Online Debit Future. (Company Business and

Marketing)

Bank Network News, v19, n23, p3

Language: English Record Type: Fulltext

Word Count: 1274

... offers multiple prepaid debit products to banks. Total exposure to debit into a variety of new PIN-based debit markets through its affiliation with NBT Banc. This opens many other doors.

... card we can take the PIN-based transactions as well as process the bank-driven ATM cards that are primarily PIN-based. It also gets us into the BBT arena, which...

... million accounts on file, has had links since 1993 to the plus and online national ATM network for transactions initiated with credit cards. It was more problematic to process PIN-based POS debit because of the need to link with multiple regional ATM networks.

Several says. We decided to go with NBT because it has all the...

13/3/R/36 (Item 7 from File: 16)

...to take transactions volume charges save 1% of its transactions in 1999
...fixed card cash advances / plus, 9.8%... during the card period
...the transaction fee for each ATM
...the additional marketing, says Davis.
...the log of each network that connects with the
...in a decentralized region is listed separately. The
...and features the log of each network that connects with the
...word count. 1995
...Language: English Record Type: Full-text
...Feb. 1991
...Credit Card Management, p.14
...The Issuers' New Dash for Cash
...Supplier Number: 41831779 (USE FORMAT 7 FOR FULLTEXT)
...01507384
...0008 The Gate Group, All rts. reserv.
...DATE((R)File 16:Gate Group PROMPT(R)
...J3/3/R/38 (Item 9 from File 16)

[illegible]

13/3.K/39 (Item 1 from file: 148)

DISTO(1)File 148:Date Group Trade & Industry DB
 (1)2000 The date group. All etc. reserve.

1294447 COPPER NUMBER: 4515362 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Creating a Payment System network: the tie that binds or an honorable
 peace?(The 2000 Annual Survey of Consumer Financial Services Law)

Author: David A.

Business Lawyer, 55, 3, 1351

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 8440

LINE COUNT: 50705

same day; for off-line transactions the funds transfer may take as
 long as three days. Second, because of the PIN requirement (a consumer
 must enter a personal identification number) there is a much lower risk.

...the transaction cost.

For online transactions the fees are comparable to the interchange
 fees in ATM networks. Generally the online fee is about five to seven
 cents per transaction, regardless of.

13/3.K/40 (Item 2 from file: 148)

DISTO(1)File 148:Date Group Trade & Industry DB
 (1)2000 The date group. All etc. reserve.

1046171 SUPPLIER NUMBER: 20827224 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Pulse President Paul predicts complications in store for Visa, (Pulse)
 Association President Stan Paul; Visa U.S.A. Inc. (includes related
 article on Paul's career) (Interview)

REF Report, 221, 111, 84(2)

June 3, 1998

DOCUMENT TYPE: Interview

ISSN: 0195-7287

LANGUAGE: English

WORD COUNT: 1062

RECORD TYPE: Fulltext

LINE COUNT: 50083

TEXT:

...a direct threat to the point-of-sale transaction business of the
 country's regional **ATM** networks. So while Stan Paul, president and CEO of
 the Houston-based Pulse **ATM** Association, was in New York last week to
 make a presentation at the NACE Electronic Delivery
 Conference, he had a lot more than that on...

13/3.K/41 (Item 3 from file: 148)

DISTO(1)File 148:Date Group Trade & Industry DB
 (1)2000 The date group. All etc. reserve.

0378730 COPPER NUMBER: 1944331 (USE FORMAT 7 OR 9 FOR FULL TEXT)

How to stop a debit card from draining your account.

Author: Ellen

Money, 426, 111, 85(2)

LANGUAGE: English

WORD COUNT: 1635

LINE COUNT: 50172

RECORD TYPE: Fulltext

13/3.K/42 (Item 4 from file: 148)

DISTRIBUTIVE (File 148: Data Group Trade & Industry DE
1012000 The Gale Group, All res. reserv.

0553032 SUPPLIER NUMBER: 181166 (USE FORMAT 7 OR 9 FOR FULL TEXT)
1990-1996: 1996
LANGUAGES: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 554 LINE COUNT: 00075
Bank Marketing; 128, 12, 055111

1820's encryption unit helps banks reach small merchants. (ISED Corp.)

order merchants will be able to use the SDD to pay suppliers.

the bank's toll-free credit card processing number, ATM card processing

number of transit several types of business.

for more information about the SDD...

13/3,X/43 (Item 5 from file: 148)

DISTRIBUTIVE (File 148: Data Group Trade & Industry DE
1012000 The Gale Group, All res. reserv.

0553032 SUPPLIER NUMBER: 1847397 (USE FORMAT 7 OR 9 FOR FULL TEXT)
To catch a thief. (banks take steps to prevent debit card and automated
teller machine fraud)

0553032 SUPPLIER NUMBER: 1847397 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Nov. 1994
US BANKING; 104, 11, 075121
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1955 LINE COUNT: 00142

... offers debit cards--which function as a check card and don't need
a PIN--pose a different problem. Anyone can use the card at a merchant
that accepts Visa or MasterCard, but...

... can be immediately deactivated.
ATM converted to date has comprised only a small portion of total
ATM debit card fraud. According to Visa, 7% of total debit card fraud is
from lost...

... from converted.
But shoulder surfing has changed the equation. Crooks have started out
operating ATM's and electronically cloned cards using pins, where
a cardholder leaves his or her record at the ATM. It gives the
shoulder-surfer the opportunity to convert the card, giving unlimited
access to...

... accept with them," says Thomas Honey, an executive vice president with
the newly formed Federal Reserve network.

and PIN. One cardholder acting up a fake ATM or even a fake
business. A consumer will buy a T-shirt from a traveling...

13/3,X/44 (Item 6 from file: 148)

DISTRIBUTIVE (File 148: Data Group Trade & Industry DE
1012000 The Gale Group, All res. reserv.

0553032 SUPPLIER NUMBER: 1896018 (USE FORMAT 7 OR 9 FOR FULL TEXT)
paying the price of ATM convenience. (security at automated teller
machines)

RECEIVED
JUN 20 1965
TELETYPE UNIT
WORD COUNT: 673
LINE COUNT: 00055

the first is to calculate a pseudo-entropy, known as the chi-square test. The second issue is insider fraud risk, which happens when customer addresses, account numbers and PINs are left in conventional data storage devices. The new Microsoft Mailer Generator solves this problem by writing over all the DAS functions and print spooler...

04650009 SUPPLIER NUMBER: 09067217 USE FORWARD 7 OR 8 FOR MAIL (REX)
13/3/R/45 (Item 7 from file: 148)
DEVELOPMENT) P14: Data Group Trade & Industry DB
(01/2006 The Data Group. All R/S. Reserve.
Buying stamps is as easy as withdrawing cash through the ATM.

[illegible]